

## Benefits Termination Notice

This letter has been sent to you by your Agency.  
Please contact your Health Benefits Representative (HBR) with any questions.

<b>Name:</b> <b>Address:</b>	<b>Personnel No:</b> <b>Personnel Area:</b> <b>Payroll Area:</b>	<b>Date:</b>
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This letter is to notify you that your state-sponsored benefit plans have ended due to Separation of employment. It is for informational purposes only. Continuation of coverage, conversion or portability options may be available based on each plan's specifications. You will need to make satisfactory payment arrangements and complete any necessary forms based on each plan's requirements and deadlines. The eBenefits enrollment system vendor will notify each insurance plan vendor of the date your plan(s) will end. It is not the intent of this letter to replace or supersede any documents you receive from each plan directly. If you have any questions about the information you see below, please contact the Benefits Eligibility and Enrollment Support Center at 1-855-859-0966 or BEST Shared Services at 1-866-NCBEST-4U.

### AGENCY AFTER-TAX SPECIFIC BENEFITS

If you are enrolled in any group life, accident, disability, dental or cancer plans offered through your agency, please contact the applicable vendor or your Agency Human Resources or Payroll Representative directly to discuss your continuation options. These benefits are contracted through the Agency Insurance Committee and are administered by private insurance agencies/brokers and are not part of NC State Government benefits (State Health Plan and NCFlex plans).

Please see below for continuation options for your current NC State Government benefits.

### STATE HEALTH PLAN

The State Health Plan will send you information outlining your continuation options, mailed to your last known address. You may continue coverage by paying the full cost (both the employer and employee costs) by the dates the vendor indicates. You can also contact the Benefits Eligibility and Enrollment Support Center at 1-855-859-0966. If your coverage ended due to retirement, you may be eligible to continue your health insurance through the Retirement System. Please contact your agency representative to see if you qualify and to inquire about enrollment instructions.

Note to RIF employees only: If you are separating from NC State Government employment due to Reduction-In-Force (RIF), your current group health coverage will continue until the end of the month in which the reduction in force occurs (end of the month that includes your last day in active employment status). However, if you were enrolled in the plan and had 12 months of service at the time of RIF, you will be eligible for RIF coverage paid by your employer for 12 months thereafter or until you obtain other health coverage through another employer, whichever comes first. If eligible for continuation of coverage under RIF, you will be automatically enrolled in the same coverage you had as an active employee and will be direct billed for premiums by iTEDIUM. Payments for RIF health coverage are not sent to BEST Shared Services or deducted from your paycheck. RIF health plan payments will need to be sent directly to the vendor once billed or coverage will be canceled for non-payment. If you want to make any changes to your RIF coverage, such as dropping a dependent, you would need to contact the Benefits Eligibility and Enrollment Support Center at 1-855-859-0966 within 30 days of your RIF.

After completion of the 12-month RIF coverage period, you can continue your health coverage by paying the full premium cost to the vendor. The health plan vendor will notify you regarding payment information to continue your coverage thereafter. If you decide to retire, your retiree health benefits should begin the first of the month following the date of retirement. Premiums to cover dependent(s) if applicable will be deducted from your retiree benefit payments at that time.

### Medicare Eligibility (age 65 and older)

Upon separation from employment, Medicare will be considered the primary payor, and the State Health Plan will become secondary for employees who are Medicare eligible and choose to continue coverage under COBRA, Reduction in Force (RIF) or under the State Retirement System as a retiree. Therefore, you may want to consider enrolling in Medicare Part B, if not already enrolled. Members can contact the Social Security Administration at 1-800-772-1213 or

1-800-325-0778 (TTY) for specific information regarding Medicare. The Seniors' Health Insurance Information Program (SHIIP) under the NC Department of Insurance is also an available resource at 1-855-408-1212.

## **RETIREMENT PLANS**

### **Teachers' and State Employees' Retirement System (TSERS) State Law Enforcement Officers' Retirement System (LEORS) Consolidated Judicial Retirement System (CJRS)**

Upon separation, you may be eligible to receive a refund of your retirement contributions, or you may choose to leave your monetary contributions in the state retirement system for future retirement possibilities. Additionally, if you are transferring to a non-BEACON State entity or local government entity, you may have an option to transfer your retirement contributions. You can contact the retirement system to discuss your options at 1-877-627-3287 (toll-free).

#### **NC 401(k) Plan (administered by Empower)**

Distribution options are available, but taxation and penalties may apply. Please contact Empower directly to inquire about withdrawal options.

Empower NC Plans Processing Center

P.O Box 56025

Boston, MA 02205-6025

1-866-NCPLANS (1-866-627-5267)

<https://myncplans.empower-retirement.com/>

#### **NC 457 Plan (administered by Empower)**

Distribution options are available, but taxation may apply. Please contact Empower directly to inquire about withdrawal options.

Empower NC Plans Processing Center

P.O Box 56025

Boston, MA 02205-6025

1-866-NCPLANS (1-866-627-5267)

<https://myncplans.empower-retirement.com/>

#### **NCSSM – TIAA-CREF 403(b)**

Distribution options are available, but taxation and penalties may apply. Please contact TIAA-CREF directly to inquire about withdrawal options.

TIAA-CREF

300 W. Morgan Street, Suite 130

Durham, NC 27701

919-687-5200

1-877-267-4505 (toll free)

#### **NCSSM – TIAA 457B**

Distribution options are available, but taxation and penalties may apply. Please contact TIAA-CREF directly to inquire about withdrawal options.

TIAA-CREF

300 W. Morgan Street, Suite 130

Durham, NC 27701

919-687-5200

1-877-267-4505 (toll free)

## **NCFLEX PLANS**

### **NCFlex Accident Plan**

If you are under age 70, you may elect to continue coverage through portability by contacting the Accident vendor at 1-877-464-5111 for an application. The application and premiums are due within 31 days after your insurance ends.

### **NCFlex Dental Plan**

After receiving the termination notice, iTedium, the COBRA Administrator, will send COBRA enrollment materials to your last known address if you are enrolled in an option that you pay for in monthly premiums. The cost is 100% of the combined employer and employee rate. Payments are made on an after-tax basis by check, payable to the vendor. Checks are due by the 1st day of the month. If COBRA notification is not received within 30 days of your Separation date, please contact Benefitfocus' COBRA Administration at 1-877-679-6272. Rates can be found at <https://oshr.nc.gov/continuing-coverage-cobra>.

### **NCFlex Vision Plan**

After receiving the termination notice, iTedium, the COBRA Administrator, will send COBRA enrollment materials to your last known address, if you are enrolled in an option that you pay for in monthly premiums. The cost is 100% of the combined employer and employee rate. Payments are made on an after-tax basis by check, payable to the vendor. Checks are due by the 1st day of month. If you are enrolled in the Core Wellness plan, there are no continuation options. If COBRA notification is not received within 30 days of your Separation date, please contact Benefitfocus' COBRA Administration at 1-877-679-6272. Rates can be found at <https://oshr.nc.gov/continuing-coverage-cobra>.

### **NCFlex Cancer Plan**

This coverage has a portability feature which allows continuation of your cancer coverage when your employment ends or policy terminates, by paying premiums directly to Allstate Benefits. The vendor will send continuation information to your last known address. For more information, refer to the Cancer Portability Privilege document at [www.ncflex.org](http://www.ncflex.org) or call Allstate at 1-866-232-1517.

### **NCFlex Critical Illness Plan**

If you are under age 70, you may elect to continue coverage through portability by contacting the Critical Illness vendor at 1-877-464-5111 for an application. The application and premiums are due within 31 days after your insurance ends.

### **NCFlex Disability Plan**

The Disability plan is only available to active employees. There are no continuation coverage options available for this plan, unless you have been approved by The Standard under a waiver of premium. For more information, visit [www.ncflex.org](http://www.ncflex.org) or call the vendor at 1-833-878-8858. NOTE: This is regarding the NCFlex Disability Plan administered by The Standard, not the Disability Income Plan of North Carolina administered by the NC retirement system.

### **NCFlex TRICARE Supplemental Health Plan**

This health plan is portable and may continue until age 65. Selman and Company will direct bill premiums to your last known address. You may also contact their customer service department at 1-800-638-2610 and choose Option 1. You will be responsible for paying the full cost of the plan.

### **NCFlex Life Insurance**

You may either convert or port your life insurance.

Portability: You may continue your term life insurance coverage under the NCFlex Voluntary Group Term Life Insurance policy if you terminate employment or retire prior to age 70 (without a physical examination) with the same terms and conditions. Active coverage at age 70 or retirement after age 75 will be eligible for conversion ONLY.

Conversion: Upon separation, you may convert your coverage to an individual whole life policy without a physical examination, regardless of age. The whole life policy builds cash value, and the premiums do not change as you get older. You pay the full cost of individual policy coverage, plus a billing fee. For more information, visit [www.ncflex.org](http://www.ncflex.org) or call the vendor at 1-877-464-5111.

### **NCFlex Accidental Death & Dismemberment (AD&D) Insurance**

You may elect to continue coverage through portability by contacting the AD&D vendor at 1-877-464-5111 for an application. The application and premiums are due within 31 days after your insurance ends.

### **NCFlex Core Accidental Death & Dismemberment (AD&D)**

The Core AD&D plan is only available to active employees. There are no continuation coverage options available for this plan.

### **NCFlex Health Care Flexible Spending Account (FSA)**

After receiving the termination notice the vendor will send COBRA enrollment materials to your last known address (only if you have been reimbursed less than you have contributed). The Cost is 100% of your monthly contributions, plus a 2% administration fee. Payments are made on an after-tax basis by check, payable to vendor. Checks are due by the 1st day of each month. For more information, please contact the FSA vendor at 1-866-916-3475.

### **NCFlex Dependent Care Flexible Spending Account (FSA)**

This plan cannot be continued upon separation. Services incurred after your termination date through the end of the plan year can be reimbursed up to the balance available in your account by filing manual claims. For more information, please contact the FSA vendor at 1-866-916-3475.

Thank you,  
Best Shared Services